mem

P.O. Box 939019 San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

12-09-2005

#BWNHLTH #0000 0851 4430 1729# JACOB J LANGSAM 56 HORTON DR MONSEY, NY 10952 Contact Information: Tel (800) 935-4566

Fax (800) 306-4443

Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm;

Sat 6am - Noon PST

Current Owner:

Midland Funding LLC

Original Creditor:

CITIBANK

MCM Account No: Current Balance:

8514430172 \$6,459,33

Payment Due Date: Letter Code:

01-23-2006 04768024

Dear JACOB J LANGSAM,

Welcome! We have a great offer for our new customers.

Midland Funding LLC recently purchased your CITIBANK account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation. As the new servicer of this account, we would like to find a positive resolution to your account.

Midland Credit Management, Inc. (MCM) is currently able to offer you a substantial discount of 56% off your Current Balance if we receive payment by 91-23-2006.

What's In It For You? Once MCM receives your payment of \$3,229.67, we will:

Notify the credit bureaus that the debt is "Paid".

Immediately stop all recovery activity on this account.

To accept this offer, simply detach the Acceptance Certificate below and enclose it with your \$3,229.67 payment in the envelope provided. Please mail your payment no later than \$1-16-2006 in order to receive credit for the 50% off discount by the expiration date 01-23-2006.

If you prefer to speak with one of our Account Managers, please contact us at (800) 935-4566.

2344.1

MOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Midland Credit Management, Inc. (800) 935-4566

Please tear off and return lower portion with payment in envelope provided

Acceptance Certificate

3514430172

Current Balance:

\$6,459.33

Amount Due:

\$3,229.67

Make Check Pavable to:

MCM Account Number:

Midland Credit

Management, Inc.

Payment Due Dase:

01-23-2006

mem

Midland Credit Management, inc.

Department 8870

JACOB J LANGSAM

66 HORTON DR MONSEY, NY 10952

Los Angeles, CA 90084-8870

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Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

The records associated with the account purchased from CITIBANK reflect that you are obligated on this account, which is in default with a Current Balance of \$6,459.33. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed. MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

* No credit reporting will occur if the federal reporting period has expired, or we have not previously reported on this account.

Please send any correspondence relating to any credit reporting* of this account to:

MCM CREDIT REPORTING DEPARTMENT, 8375 Aero Drive, Suite 200, San Diego, CA 92123.

PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603.



San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

02-01-2006

HTJHNWS# #0000 0851 4430 1729# JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

Contact information: Tel: 300):282-2624 . For (300):306-1445

Honestof Operations 198-Tilearn - Arm: Fri same

Sagoun Noon PST . Weland Funding LLC Chrient Owner

Original Creditor CITIBANK

Geginal Account No. J42418017:1825939

MCM Account Nos 35 ett50472. Curent Balance 865673t Pixment Due Date: -03-03-2006 Letter Codes 04940055

Dear JACOB J LANGSAM

.Midland Credit Management, Inc., services of the above referenced account would like to offer you a 50% QFF Settlement Opportunity.

Pay \$3,233.91 by 03-63-2006 and the Correct Balance will be considered paid* and we will STOP ALL COLLECTION ACTIVITY!

Simply detach the Acceptance Certificate below and enclose it with your payment of \$3,283.91 in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely, J. Black President

* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 1140603.

Please tear off and return lower partion with payment in envelope provided

MCM Account Number

\$5,645,097.0

Current Balance: Amount Due:

\$6,567.84 35:283*9*4

Make Check Payable to:

Midland Credit Management, Inc.

Payment Due Date:

03-03-2006

JACOB I LANGSAM 66 HORTON DR MONSEY, NY 10952-2351

Midland Credit Management, Inc.

Department \$870

Los Angeles, CA 90084-3870

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Hours of Coerations

Surrent Cymer:

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Payment Sue Date:

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Tel (908) 332-3644 Fax (800) 208-4440

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CALL NICAM TO take severage of this appointming elegae contact to TOLL FREE at 1910 280-2824 and any or one account members will be some to seeks you. When you and be sure to method the least fore, 05044654.

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Contact Information:

Hours of Coerations

Current Dwnert

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Payment Due Cate:

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Lastar Code:

PO Box \$89019 ିଙ୍ଗା Diego, CA ୫.2193-୧୯୮୨

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Additional Francia state and sediment opportunity offered to you by widderd Great Interspense it. Inc., services of

Recognizing that you was have got a mough some I rended difficulty and have been unable to seasily this The points and the three years are present and the control of the

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MARLE You may prefer to seath your appoints belance by using the Acceptance Certificate above. Simply encose a work your according payment in the envelope provided.

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Constitue Vice President / General Manager of Constituer Cept

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Samement Copyrunity

Tel (800) 282-2644 Pax (800) 306-4418

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Sat Sam - 100m 257

Midland Funding LLQ

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9514430172

\$6,746,49

08/35/68

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ADDRESS SERVICE REQUESTED

07-01-2006

#BWNHLTH

#0000 0851 4430 1729#

JACOB J LANGSAM 66 HORTON DR

Contact Information:

Tei (800) 939-2353

Fax (300) 306-4443

Hours of Operation:

M-Th 6am - 7pm;

Fri 6am - 5pm: Sat 6am - 2:30pm:PST

Original Owner:

Midland Funding LLC

Original Creditor:

CITIBANK

Original Account No. 5424180721425939

MCM Account No:

8514430172

Current Balance: Payment Due Date:

\$6,880,50 NOW

Letter Code:

05403007

Dear JACOB I LANGSAM,

MONSEY, NY 10952-2851

Midland Credit Management, Inc. has made several attempts to contact you regarding the following account:

Carrent Owner: Original Creditor: Midland Funding LLC

2345-78

MCM Account No:

CITIBANK 8514430172

Carrent Balance :

\$6,380.50

This letter is to inform you that Midland Credit Management, Inc. is considering forwarding this account to an accorney with the intent to initiate legal action to satisfy the debt.

Please contact our office immediately at (800) 939-2353 to make arrangements to pay this debt and prevent any legal action on your account.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,

Midland Credit Management, Inc.

New York City Department of Consumer Affairs License Number 1140603.

Please tear off and return lower portion with payment in envelope provided

Account Summary

JACOB J LANGSAM 66 HORTON DR

MONSEY, NY 10952-2351

MCM Account No:

8514430172

Current Balance:

\$6,330.50

Amount Due:

\$6,330.50

Make Check Payable to:

Midland Credit

Management, Inc.

Payment Due Date:

MOM

Midland Credit Management, Inc.

Department 8870

Los Angeles, CA 90084-8870 Case 7:07-cv-03123-CLB

Document 15-7

Filed 05/06/2008

Page 7 of 14

MIDLAND CREDIT MANAGEMENT, INC. P.O. Box 939019

San Diego, CA 92193-9019

Contact Information:

Tel (800) 939-2353

Fax (800) 306-4443

Hours of Operation:

M-Th 6am - 7pm;

Fri 6am - 5pm;

Sat 6am - 2:30pm PST

#BWNHLTH #0000 0851 4430 1729# JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

		STATEMENT		
МСМ Ас	count #: 8514430172	Principal Balance: \$5,178,25		
Original Account #: 5424180721425939			Interest Rate: 15,00%	
Statement Date: 07-01-2006		Due Date: NOW	Accrued Interest: \$1,702.25	
Original Owner: Midland Funding LLC		Original Creditor: CITIBANK	New Baiance: \$6,880,50	
Due Date	Date Received	Transactions	Amount	
HOM	97-01-2006	The above referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$6,380.50 is due now. Please direct all correspondence to: Midland Credit Management, Inc.	\$6,880.50	
			New Balance: \$6,880.50	

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Please detach the payment slip below and enclose it with your \$6,330.50 payment in the envelope provided.

JACOB J LANGSAM 66 HORTON DR MONSEY, NY 109522351

Payment Slip

MCM Account Number: 8514430172 Current Balance: \$6,830,50 Amount Enclosed:

Midland Credit Management, Inc. Department 8870 Los Angeles, CA 90084-8870 Ilduladiahahahilladhallaadhahladh

Please indicate new number, if incorrect		address	and	phone
	· ·	:		

P.O. Box 939019 San Diego, CA 92193-9019

08/09/2006

#8WNHLTH **AUTO #0000 0851 4430 1729#

0238675 01 AB 0.317 *** AUTO TO 0.7044 (0922-JACOB J LANGSAM 66 HORTON DR MONSEY NY 10952-2851

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Connet mormaton Taka 8401 72776 Few (800)::06-2445 Hours of Operation - MC-McGam-Spec Erico de la Seri Zakous-sekiele Carant Owner Original Credition - STURANS META-Account No. - SOTERING Corentifalance: 1.15/96024 Payment Due Date: . 99/08/2009: 2... Parter Cores

Dear JACOB J LANGSAM

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above agierenced account.

Recognizing that you may have gone through some thrancial difficulty and have been unable to sarisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

> If we receive payment by 19/18/2016 in the mooner of \$4,181.90, we will consider the account balance paid in full!

CALL MOW! To take advantage of this opportunity, please contact as TOLL-FREE at (500) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05525010.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,181.90 payment in the envelope provided. In order to receive payment by 09/08/2006, please mail no later than 09/03/2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely, R. Eckhardt

Executive Vice President / General Manager of Consumer Debt

Please lear off and return lower portion with payment in envelope provided

MCM Account Timber

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Amount Fue:

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Make Check Payable for Bhalland Credit

Management ne

Payment Due Date:

09/08/2006

JACOB J LANGSAM 66 HORTON DR. MONSEY NY 10952-2851

Midiand Credit Management, Inc. Department 8370 Las Amgeles, C.A. 90084-8870

5/370

ase 7:07-cv-03123-CLB San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

10-05-2006

#8WNHLTH #0000 0851 4430 1729# JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851 Document 15-7

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Toptact Inchemation: Tea (300):282-264#

Filed 05/06/2008

Fax (300) 306-445

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Ouguni Ciccinoc

CHEANK.

MCM Account No. 2 8 TEMBER 7

Curent Balance 57-088-96.
Prement Due Date 70939-2006

10/25-2006:

betier Code.

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Enlance.

> If we receive payment by 19-25-2006 in the amount of \$4,253.38, we will consider the account balance paid in fulf.

CALL NOW! To take advantage of this opportunity, please contact as TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05696010.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,253.38 payment in the envelope provided. In order to receive payment by (0-25-2006, please mail no later than 10-20-2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Sincerety, Ron Eckhardi

Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

MCM Account Number.

\$51 RECORTS

Carrent Balance

\$7,088.96

Amount Bue-

\$4,253,38

Make Check Passiole to

Midland Credit: Management fac-

Payment Due Dase:

10-25-2006.

JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

Midland Credit Management, Inc.

Department 3870

Los Angeles, CA 90084-8870

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P.O. Box 939019 San Diezo, CA 92193-9019

11/16/2006

#SWNHLTH **AUTO #0000 0651 4430 1729#

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Filed 05/06/2008 Page 10 of 14

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Composition Tel 1806 132-764

Ent. (200):306-4421.

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- President - 5 par Sats am reem PST

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Midnid Tunemer IC

Otomer Creditor CETEANNE
MENTACOURT NO. 35 LE 1047

Current Businees 3/1/16/2006 Pryment Due Date: 12/16/2006 05907040

Dear JACOB J LANGSAM

You won't want to uniss this scattement opportunity offered to you by Midland Credit Management, Inc., servicer of the above sederenced account.

Recognizing that you may have gone through some financial difficulty and have been mable to sarisfy your account we would like to offer you a possitive and flexible against to resolve your account for 40% off the Current Eslance.

> If we receive asymment by 12/15/2006 in the amount of 54.306.98, we will consider the account bulance said in full!

CALL NOW! To take advantage of this opportunity, please compact as TOLL-FREE at (200) 282-2644 and any of our Account Managers will be able to assist wat. When you call be sure to mention the letter code, 05907010.

MAHL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach die form and eaciese it with your \$4,506.98 payment in the envelope provided. In order to receive payment by 12/16/2006, please maii no later than 12/11/2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely.

R. Ecchards

Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

*cceptameo Certalicute

MCM Account Number: 8514430172

Carrent Palance: Amonne Due:

37,178.30 54.306.98

Make Check Pavable to:

Midland Credit

Мападетель Тес.

Payment Due Date:

12/16/2006

JACOB I LANGSAM 66 HORTON DR MONSEY NY 10952-2851

Midland Credit Management Inc.

Decamaca 8870

Los Algebes, CA 90084-8870

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Document 15-7



P.O. Box 269049 San Diezo, CA 22193-9019

01/10/2007

#8WNHLTH *"AUTO #0000 0851 4430 1729#

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Filed 05/06/2008 - Page 11 of 14

Seitement Optomizio

Hours of Operation: Wi-Th 5 arm Form

Ersam depor

Sar6.am-noon/PST

Eurent Owner - Midlend Burging Ele

Chematic reditor CITTE/ANK
SEM Accountine SSE430172
Correct Balance SE 297-42
Payment Due Date: 01/25/2007
Letter Code: 06/49010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been anable to satisfy your account we would like to offer you a positive and flexible oution to resolve your account for 40% off the Current Balance.

If we receive payment by 01/30/2007 in the amount of 54,578.45, we will consider the account balance paid in full!

CALL NOW! To take advantage of this opportunity, please contact as TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sare to mention the letter code, 06119010.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,378.45 payment in the envelope provided. In order to receive payment by 01/30/2007, please mail no later than 01/25/2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,

R. Eddhardt

Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

Acceptance Certificate

MCM Account Francer

851430172

Carrent Balance:

57/297/42 54**/3**78/45

Make Check Pavable to:

Midland Credit

Management, Inc.

Payment Due Date:

02/30/2007

JACOB J LANGSAM 66 HORTON DR MONSEY NY 10952-2351

Vädland Credit Management, Inc.

Department 3870

Los Angeles, CA 90084-8870

5G70

Important Privacy Choice for Consumers (For use by California Residents Only)

You have the right to control whether Midland Credit Management, Inc. and its subsidiaries ("MCM," also referenced below as we, our, and as) share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services to the extent permitted by applicable law.

Your Choice

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you to the extent permitted by applicable law.

permitted by applicable law.
NO, please do not share personal and financial information with outside companies you contract with provide financial products and services.
Time Sensitive Reply
You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.
Vame:
MCM Account Number(s):
gignature.
To exercise your choice, please do one of the following: (1) fill out, sign and return the completed form to us via toll-free facsimile at 1-800-306-4443, or (2) call us toll-free at 1-800-825-8131, extension 2980 (you may want to make a copy for your records).

Case 7:07-cv-03123-CLB

P.O. Sox 939019 San Diego, CA 92193-9019

ADORESS SERVICE REQUESTED

02-07-2007

#EWNHLTH #0000 0851 4430 1729# JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851 Document 15-7

1651-6683

Filed 05/06/2008 Page 13 of 14

Contact Information:

Tel (800) 282-2644

Fax (800): 306-41-13:

Hours of Operation:

M-Phoane-Zpm Falcan-

Sacoane - Noon PST.

Justem Cwner -

Vidland Fanding Life

Onemole Teamor CHTBANK

Original Account No. -542-130721-25039

MICINE ACCOUNT NO. Cument Balance: Payment Due Date:

85f##30172 \$7,356.98 02-27-20077

Letter Code:

06231010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Middaud Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

> If we receive payment by 02-27-2007 in the amount of \$4,414.19, we will consider the account balance paid in full?

CALL NOW! To take advantage of this opportunity, please contact as TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,414.19 payment in the envelope provided. In order to receive payment by 02-27-2007, please mail no later than 02-22-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincarely, Ron Eckhardt Executive Vice President / General Manager of Consumer Debt

Please tear off and regum lower portion with payment in envelope provided

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MCM Account Youmber

85114309172

Current Balance:

\$7,356,98

Amount Due:

Make Check Payable to:

Midland Credit

Management, Inc.

Payment Due Dare:

02:-27-2007

JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

Midland Credit Management, inc. Department 8870

ups Angeles, CA 90084-8670

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Case 7:07-cv-03123-CLB

Document 15-7

Filed 05/06/2008

Page 14 of 14

P.O. Box 959019 San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

03-08-2007

1657-2152

#BWMHLTH 学0000 0851 4430 1729# JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

Contact Information:

Edi (800) 282-2644

Fax (800):306-4443

Houssof Operation:

METH Sam - Fran Eri Sam - Som

Sar same- Noon PSE Current Owner Midland Funding LTE

Original Creditor.

CHEANK

Original Account No. 5424 180731-25059

MCN Account No. Current Balance

851-430172 37,416,54

Payment Due Date: Letter Code

03-28-2007

06124010

Dear JACOB J LANGSAM

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

> If we receive payment by 93-28-2007 in the amount of \$4,449.92, we will consider the account balance paid in fall?

CALL NOW! To take advantage of this apportunity, please contact as TOLL-FREE at (300) 282-2644 and any of our Account Managers will be able to assist you.

MARL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,449.92 payment in the envelope provided. In order to receive payment by 03-28-2007, please mail no later than 03-23-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely. Ron Eckhardt Executive Vice President / General Manager of Consumer Debt

Please war off and return lower portion-with payment in envelope provided

Acceptance C

MCM Account Number 8514430173

Current Barance: SZ.416.54 Amount Due: \$4,249.92

Make Check Payable to:

Midland Credit

Management, Inc.

Payment Bue Date:

03-29-2007

JACOB J LANGSAM 66 HORTON DR MONSEY, NY 10952-2851

Midiand Credit Management, inc. Separtment 3870 Los Angeles, CA 90084-8870

18 8514430178 R 0444882 038407

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